

COMMONWEALTH AUTOMOBILE REINSURERS

SCHEDULE 107

Rating Components

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Trucks, Tractors, and Trailers
Liability Coverages for Which Rates Vary by Territory

	(1)	(2)	(3)		(4)	(5)	
	Average Loss Pure Premium (Form 100)	Territory Relativity (100K)	Fleet/ Non-Fleet Differential (100K)		Variable Expense Factor* (Form 100)	Final Base Rates***	
Coverage			Fleet	Non-Fleet		Fleet	Non-Fleet
A-1 & B**	281.69				0.6919		
Territory:							
1		1.7437	1.0000	1.0000		710	710
2		1.7437	1.0000	1.0000		710	710
3		1.7437	1.0000	1.0000		710	710
4		1.7437	1.0000	1.0000		710	710
5		1.7437	1.0000	1.0000		710	710
6		1.7437	1.0000	1.0000		710	710
7		1.7437	1.0000	1.0000		710	710
8		1.7437	1.0000	1.0000		710	710
9		1.7437	1.0000	1.0000		710	710
10		1.7437	1.0000	1.0000		710	710
11		0.6176	0.9983	1.0022		251	252
12		0.8055	1.0000	1.0000		328	328
13		0.7831	1.0000	1.0000		319	319
14		1.0038	1.0000	1.0000		409	409
15		0.9180	1.0000	1.0000		374	374
16		1.0215	1.0000	1.0000		416	416
17		1.1421	0.9907	1.0121		461	471
18		1.3472	1.0000	1.0000		548	548
19		1.5002	0.9992	1.0008		610	611
20		1.7680	1.0000	1.0000		720	720
A-1**							
Territory:							
1						618	618
2						618	618
3						618	618
4						618	618
5						618	618
6						618	618
7						618	618
8						618	618
9						618	618
10						618	618
11						218	219
12						285	285
13						278	278
14						356	356
15						325	325
16						362	362
17						401	410
18						477	477
19						531	532
20						626	626
B. Basic**							
Territory:							
1						92	92
2						92	92
3						92	92
4						92	92
5						92	92
6						92	92
7						92	92
8						92	92
9						92	92
10						92	92
11						33	33
12						43	43
13						41	41
14						53	53
15						49	49
16						54	54
17						60	61
18						71	71
19						79	79
20						94	94

* (4) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

** Combined A-1 & B rates are allocated in following manner (calculated from Section 100A of CAR filing):

A-1: 87.0% of Combined rates.

B: 13.0% of Combined rates.

*** (5) = $\{[(1) \times (2) \times (3)] / (4)\}$.

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Trucks, Tractors, and Trailers
Liability Coverages for Which Rates Vary by Territory

Coverage	(1)	(2)	(3)		(4)	(5)	
	Average Loss Pure Premium	Territory Relativity	Fleet/ Non-Fleet Differential (100K)		Variable Expense Factor*	Final Base Rates**	
	(Form 100)	(100K)	Fleet	Non-Fleet	(Form 100)	Fleet	Non-Fleet
<u>A-2</u>	13.08				0.6919		
Territory:							
1		1.7437	1.0000	1.0000		33	33
2		1.7437	1.0000	1.0000		33	33
3		1.7437	1.0000	1.0000		33	33
4		1.7437	1.0000	1.0000		33	33
5		1.7437	1.0000	1.0000		33	33
6		1.7437	1.0000	1.0000		33	33
7		1.7437	1.0000	1.0000		33	33
8		1.7437	1.0000	1.0000		33	33
9		1.7437	1.0000	1.0000		33	33
10		1.7437	1.0000	1.0000		33	33
11		0.6176	0.9983	1.0022		12	12
12		0.8055	1.0000	1.0000		15	15
13		0.7831	1.0000	1.0000		15	15
14		1.0038	1.0000	1.0000		19	19
15		0.9180	1.0000	1.0000		17	17
16		1.0215	1.0000	1.0000		19	19
17		1.1421	0.9907	1.0121		21	22
18		1.3472	1.0000	1.0000		25	25
19		1.5002	0.9992	1.0008		28	28
20		1.7680	1.0000	1.0000		33	33
<u>PDL, Basic</u>	358.52				0.7267		
Territory:							
1		1.7437	1.0000	1.0000		860	860
2		1.7437	1.0000	1.0000		860	860
3		1.7437	1.0000	1.0000		860	860
4		1.7437	1.0000	1.0000		860	860
5		1.7437	1.0000	1.0000		860	860
6		1.7437	1.0000	1.0000		860	860
7		1.7437	1.0000	1.0000		860	860
8		1.7437	1.0000	1.0000		860	860
9		1.7437	1.0000	1.0000		860	860
10		1.7437	1.0000	1.0000		860	860
11		0.6176	0.9983	1.0022		304	305
12		0.8055	1.0000	1.0000		397	397
13		0.7831	1.0000	1.0000		386	386
14		1.0038	1.0000	1.0000		495	495
15		0.9180	1.0000	1.0000		453	453
16		1.0215	1.0000	1.0000		504	504
17		1.1421	0.9907	1.0121		558	570
18		1.3472	1.0000	1.0000		665	665
19		1.5002	0.9992	1.0008		740	741
20		1.7680	1.0000	1.0000		872	872

* (4) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

** (5) = {[(1) x (2) x (3)] / (4)}.

Commonwealth Automobile Reinsurers
Trucks, Tractors, and Trailers
Liability Coverages for Which Rates do not Vary by Territory

Coverage D

\$ 5,000	\$14
10,000	16

Coverage U

	U-1	U-2
	<u>Uninsured</u>	<u>Underinsured</u>
20/40	3	0
20/50	4	0
25/50	5	1
35/80	6	5
50/100	7	8
100/300	8	24
250/500	9	97
500/500	10	254

**Commonwealth Automobile Reinsurers
Trucks, Tractors, & Trailers
Physical Damage Loss Pure Premium by Territory**

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Coverage	(1)	(2)	(3)		(4)	
	Average Loss Pure Premium	Territory Relativity	Fleet/ Non-Fleet Differential (100K)		Loss Pure Premium by Territory *	
	(Form 100)	(100K)	Fleet	Non-Fleet	Fleet	Non-Fleet
<u>Collision</u>	313.79					
Territory:						
1		1.5657	0.9971	1.0034	490	493
2		1.5657	0.9971	1.0034	490	493
3		1.5657	0.9971	1.0034	490	493
4		1.5657	0.9971	1.0034	490	493
5		1.5657	0.9971	1.0034	490	493
6		1.5657	0.9971	1.0034	490	493
7		1.5657	0.9971	1.0034	490	493
8		1.5657	0.9971	1.0034	490	493
9		1.5657	0.9971	1.0034	490	493
10		1.5657	0.9971	1.0034	490	493
11		0.7656	1.0000	1.0000	240	240
12		0.8611	1.0000	1.0000	270	270
13		0.9070	0.9841	1.0120	280	288
14		1.0046	0.9963	1.0027	314	316
15		0.9549	1.0000	1.0000	300	300
16		1.1051	0.9937	1.0050	345	349
17		1.1058	1.0000	1.0000	347	347
18		1.1434	0.9937	1.0051	357	361
19		1.3550	0.9905	1.0054	421	427
20		1.5048	0.9981	1.0012	471	473
<u>Comprehensive</u>	108.90					
Territory:						
1		1.1484	0.9700	1.0335	121	129
2		1.1484	0.9700	1.0335	121	129
3		1.1484	0.9700	1.0335	121	129
4		1.1484	0.9700	1.0335	121	129
5		1.1484	0.9700	1.0335	121	129
6		1.1484	0.9700	1.0335	121	129
7		1.1484	0.9700	1.0335	121	129
8		1.1484	0.9700	1.0335	121	129
9		1.1484	0.9700	1.0335	121	129
10		1.1484	0.9700	1.0335	121	129
11		0.8354	1.0000	1.0000	91	91
12		0.9810	1.0000	1.0000	107	107
13		0.9368	0.9513	1.0360	97	106
14		1.0267	1.0000	1.0000	112	112
15		1.0137	1.0000	1.0000	110	110
16		1.0550	0.9834	1.0132	113	116
17		1.0441	0.9935	1.0053	113	114
18		1.0555	0.9919	1.0066	114	116
19		1.2100	0.9766	1.0131	129	133
20		1.2074	1.0000	1.0000	131	131

Collision

* (4) = (1) x (2) x (3)

Comprehensive

* (4) = [(1) x (2) x (3)]

**Commonwealth Automobile Reinsurers
Trucks, Tractors, & Trailers Rates
Calculation of Limited Collision Percentage of Collision Rate**

(1) Statewide Average \$500 Collision Base Rate Pure Premium.	\$313.79
(2) Variable Expense Factor	0.7099
(3) Statewide Average \$500 Collision Base Rate {[(1) / (2)]}	\$442.02
(4) Statewide Average \$500 Limited Collision Base Rate Pure Premium.	\$31.38
(5) Variable Expense Factor	0.7099
(6) Statewide Average \$500 Limited Collision Base Rate { (4) / (5) }	\$44.20
(7) [(6) / (3)]	10.0%

**Commonwealth Automobile Reinsurers
Trucks, Tractors, & Trailers
Rate Relativities by Age and Cost New***

COLLISION

Cost New	Symbol Code	Age of Vehicle			
		<u>1</u>	<u>2,3</u>	<u>4,5</u>	<u>6-9</u>
\$ 0,000 - 4,500	01	0.216	0.210	0.191	0.113
4,501 - 6,000	02	0.237	0.230	0.209	0.124
6,001 - 8,000	03	0.309	0.300	0.273	0.162
8,001 - 10,000	04	0.628	0.610	0.555	0.329
10,001 - 15,000	05	1.030	1.000	0.910	0.540
15,001 - 20,000	06	1.957	1.900	1.729	1.026
20,001 - 25,000	07	3.080	2.990	2.721	1.615
25,001 - 40,000	08	3.615	3.510	3.194	1.895
40,001 - 65,000	10	4.759	4.620	4.204	2.495
65,001 - 90,000	11	5.212	5.060	4.605	2.732
90,001 & Over	12	(See Below)			

COMPREHENSIVE

Cost New	Symbol Code	Age of Vehicle			
		<u>1</u>	<u>2,3</u>	<u>4,5</u>	<u>6-9</u>
\$ 0,000 - 4,500	01	0.270	0.270	0.259	0.173
4,501 - 6,000	02	0.310	0.310	0.298	0.198
6,001 - 8,000	03	0.320	0.320	0.307	0.205
8,001 - 10,000	04	0.510	0.510	0.490	0.326
10,001 - 15,000	05	1.000	1.000	0.960	0.640
15,001 - 20,000	06	1.470	1.470	1.411	0.941
20,001 - 25,000	07	2.240	2.240	2.150	1.434
25,001 - 40,000	08	2.540	2.540	2.438	1.626
40,001 - 65,000	10	3.050	3.050	2.928	1.952
65,001 - 90,000	11	3.300	3.300	3.168	2.112
90,001 & Over	12	(See Below)			

Factors to determine charges are based on the original cost new for vehicles with costs in excess of \$90,000.

For each \$1000 in excess of \$90,000 add the following factors to the \$65,000-\$90,000 age/symbol factor:

	<u>Collision</u>	<u>OTC</u>
Factor	0.025	0.007

For example, the collision age/symbol factor for a vehicle with a \$95,000 cost new (age class1) would be:

$$5.337 = 5.212 + (\$95,000 - \$90,000) / 1000 \times 0.025$$

* Relative to Symbol 5 and Age 2,3 (Section 105).

Commonwealth Automobile Reinsurers
Trucks, Tractors & Trailers
Miscellaneous Components of Physical Damage Rates

DEDUCTIBLE RELATIVITIES WITHOUT WAIVER

<u>Deductible</u>	<u>Coverage</u>	
	<u>Collision</u>	<u>Comprehensive</u>
300	1.030	1.020
500	1.000	1.000
1000	0.930	0.950
2000	0.810	0.890
3000	0.710	0.850
4000	0.630	0.820
5000	0.560	0.790

COMPANY EXPENSE

<u>Coverage</u>	<u>Company Expense Percent (Form 100)</u>
Collision	13.48%
Limited Collision	13.48%
Comprehensive	13.48%

VARIABLE EXPENSES

<u>Coverage</u>	<u>Variable Expense Factor* (Form 100)</u>
Collision	0.7099
Limited Collision	0.7099
Comprehensive	0.7099

* Variable Expense Factor = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

**Commonwealth Automobile Reinsurers
Trucks, Tractors, and Trailers Base Rates
Collision Waiver of Deductible Charges**

(1) Average \$500 deductible Collision pure premium,
(Form 100, (5) x (6) x (6A))

738.33

(2) Waiver Charges = { [(1) x (Terr. Relativity) x (Fleet Relativity)] / Variable Expense Ratio } x
{ \$X Selected Waiver of Deductible Relativity to \$500 Deductible Losses*}
where \$X is \$300, \$500, \$1000, \$2000, \$3000, \$4000, or \$5000.

* Section 102, Exhibit 1, Page 1, Line 11.

WAIVER CHARGES FOR FLEET

Territory	Deductibles:						
	\$300	\$500	\$1000	\$2000	\$3000	\$4000	\$5000
1	26	36	65	110	146	174	196
2	26	36	65	110	146	174	196
3	26	36	65	110	146	174	196
4	26	36	65	110	146	174	196
5	26	36	65	110	146	174	196
6	26	36	65	110	146	174	196
7	26	36	65	110	146	174	196
8	26	36	65	110	146	174	196
9	26	36	65	110	146	174	196
10	26	36	65	110	146	174	196
11	13	18	32	54	72	85	96
12	14	20	36	61	81	96	108
13	15	20	37	63	84	99	112
14	17	23	42	71	94	111	126
15	16	22	40	68	89	106	120
16	18	25	46	78	103	122	138
17	18	25	46	78	104	123	139
18	19	26	47	80	106	126	143
19	22	31	56	95	126	149	169
20	25	34	62	106	141	167	189

WAIVER CHARGES FOR NON-FLEET

Territory	Deductibles:						
	\$300	\$500	\$1000	\$2000	\$3000	\$4000	\$5000
1	26	36	65	111	147	175	198
2	26	36	65	111	147	175	198
3	26	36	65	111	147	175	198
4	26	36	65	111	147	175	198
5	26	36	65	111	147	175	198
6	26	36	65	111	147	175	198
7	26	36	65	111	147	175	198
8	26	36	65	111	147	175	198
9	26	36	65	111	147	175	198
10	26	36	65	111	147	175	198
11	13	18	32	54	72	85	96
12	14	20	36	61	81	96	108
13	15	21	38	65	86	102	116
14	17	23	42	71	94	112	127
15	16	22	40	68	89	106	120
16	18	25	46	79	104	124	140
17	18	25	46	78	104	123	139
18	19	26	48	81	108	128	145
19	23	31	57	96	128	152	171
20	25	34	63	107	141	168	190

Commonwealth Automobile Reinsurers

**Trucks, Tractors, and Trailers
Other than Collision
Minimum Charge For Deductible**

<u>Deductible</u>	<u>Buyback *</u> <u>Percentage</u>	<u>Statewide Average</u> <u>\$500 Deductible</u> <u>Collectible Premiums **</u>	<u>Minimum</u> <u>Buyback</u> <u>Charge ***</u>
\$300	0.020	274.38	4

* Equal to (\$300 deductible relativity - 1)

** Form 100 Line (15)

*** (Statewide average premium) x (Buyback percentage) x (0.75)